



Department of
CITIZEN SERVICES
OFFICE OF CONSUMER AFFAIRS

Avoiding ID Theft and Fraud in the New Health Insurance Marketplace

As of October 1, 2013, people who don't have health insurance can buy coverage through new healthcare "exchanges" created under the Affordable Care Act (ACA). For consumers, however, the new law presents a new opportunity to steal money and personal information from unwary health care shoppers. Consumers need to be alert to offers of "help" that will instead damage their pocketbooks. Here's what you need to know to avoid these scams.

- **Most people don't have to do anything.** If you already have health insurance through your employer, Medicare, Medicaid, or another program, you do not have to do anything. The insurance exchange is only for those who don't already have health insurance, and people who buy their own health insurance independently.
- **The government is not calling** - or sending emails, or knocking on doors, in order to get people to sign up for health insurance under the ACA. Do not give your bank account number, social security number, or other personal information to anyone who has contacted you with offers of help. Only give information to someone you have personally contacted for assistance.
- **There is no rush, and no one will threaten you to sign up.** People who are eligible to buy plans through the exchange have until March 31, 2014. (But to begin coverage on January 1, 2014, you need to sign up by mid-December, 2013.) Don't believe claims about penalties for not applying quickly, or threats that if you don't buy from them, you may go to jail.
- **You don't need to pay a fee to get help with the process.** The only thing that people need to pay under the ACA is their monthly insurance bill. State and local help is available for free.
- **It is easy to get information, compare plans and sign up.** For information on how the law works, see the plans that are available, and sign up for coverage, visit the **Maryland Health Connection** at www.marylandhealthconnection.gov or call: 1-855-642-8572 (TTY users call 1-855-642-8573). Howard County residents also have a local resource. The **Door to HealthCare**, a program of Healthy Howard Inc. provides free information about the new health insurance options, and assistance with signing up. Contact the Door at: www.DoorToHealthCare.org or 855-288-DOOR (3667).
- **Report anything suspicious.** Call the HealthCare.gov hotline at 1-800-318-2596 to report any suspicious health insurance scams. Contact the Office of Consumer Affairs at 410-313-6420 to report any other offers or activities that you think may be a scam.

To obtain this factsheet in an alternative format, please contact the Office of Consumer Affairs at 410-313-6420 (voice/relay) or email us at consumer@howardcountymd.gov.